

Form plncf13 – ntcenfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24–20625–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rhadames Rosario  
612 Mountain Avenue  
Berkeley Heights, NJ 07922

Stephanie Rosario  
612 Mountain Avenue  
Berkeley Heights, NJ 07922

Social Security No.:

xxx–xx–6728

xxx–xx–8586

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 13, 2025.

Dated: March 13, 2025

JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Rhadames Rosario  
Stephanie Rosario  
Debtors

Case No. 24-20625-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 13, 2025

User: admin  
Form ID: plncf13

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501
cr	+ North Jersey Federal Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
520502363	CBIC an RLI Company, DEPT 3500, PO BOX 779018, Chicago, IL 60677-9018
520501234	+ CBIC an RLI Company, DEPT 3500, PO BOX 779018, Chicago, IL PO BOX 60677-9018
520501232	+ Didieo Law Firm, LLC, 1600 Route 208 North, Hawthorne, NJ 07506-2244
520436090	+ Doyle & Hoefs, LLC, 2043 Springwood Rd, York, PA 17403-4836
520444810	+ Lakeview Loan Servicing, LLC, c/o McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520436092	+ Law Office of David C. Ricci, LLC, 51 JFK Parkway First Floor West, Short Hills, NJ 07078-2704
520436093	+ Law Office of David Ricci c/o David Wood, 51 JFK Pkwy First Floor West, Short Hills, NJ 07078-2704
520436094	+ M&I Luxury Group INC., C/O Eckert Seamans Cherin & Mellott, LLC, 2000 Lenox Dr, Ste 203, Lawrence Township, NJ 08648-2314
520436096	North Jersey Fcu, 711 Totowa Rd, Totowa, NJ 07512-1504
520436097	+ SBR Motors (Non-Operational), 207-27 Carriage Ln, Delran, NJ 08075-1237
520501230	+ Westlake Flooring Company, LLC, c/o Joshua Friedman & Associates, Inc., 23679 Calabasas Road, Suite 377, Calabasas, CA 91302-1502
520502365	+ Westlake Flooring Company, LLC, c/o Joshua Friedman % Associates, Inc., 23679 Calabasas Road, Suite 377, Calabasas, CA 91302-1502

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 13 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 13 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Mar 13 2025 21:02:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520563648	+ Email/Text: rmcowell@slgcollect.com	Mar 13 2025 21:02:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520502361	Email/Text: bankruptcycare@affinityfcu.com	Mar 13 2025 21:02:00	Affinity Federal Credit Union, 73 Mountain Rd, Basking Ridge, NJ 07920-3854
520459637	Email/PDF: resurgentbknofications@resurgent.com	Mar 13 2025 21:07:06	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520466911	Email/PDF: bcnofices@becket-lee.com	Mar 13 2025 21:34:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520436087	Email/Text: bknotices@acsrecovery.com	Mar 13 2025 21:01:00	Associated Credit Services, P.O. Box 1201, Tewksbury, MA 01876-0901
520453684	+ Email/Text: bankruptcy@autofinance.com	Mar 13 2025 21:01:00	Automotive Finance Corporation, Attn:

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			Bankruptcy Department, 11299 N. Illinois St., Suite 500, Carmel, IN 46032-0108
520436088	+ Email/Text: fileroom@rubin-levin.net	Mar 13 2025 21:04:00	Automotive Finance Corporation, C/O Rubin & Levin, P.C., 135 N. Pennsylvania St., Ste 1400, Indianapolis, IN 46204-2489
520440728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 13 2025 22:05:32	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520436089	Email/Text: skeller@crossriver.com	Mar 13 2025 21:01:00	Cross River Bank, 400 Kelby St 14th FL, Fort Lee, NJ 07024
520501231	Email/Text: cms-bk@cms-collect.com	Mar 13 2025 21:03:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520448420	+ Email/PDF: ebn_ais@aisinfo.com	Mar 13 2025 21:21:04	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520505112	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 13 2025 21:07:00	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520500055	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2025 21:21:34	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520504922	Email/Text: bankruptcy@dcu.org	Mar 13 2025 21:04:00	Digital Federal Credit Union, PO Box 9130, Attn: Bankruptcy, Marlborough, MA 01752
520436091	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 13 2025 21:02:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520496427	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 13 2025 21:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520441091	Email/PDF: resurgentbknofications@resurgent.com	Mar 13 2025 21:20:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520501131	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 13 2025 21:02:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara way, Virginia Beach, VA 23452-4262
520444810	^ MEBN	Mar 13 2025 20:56:37	Lakeview Loan Servicing, LLC, c/o McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520477557	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 13 2025 21:04:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
520485235	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2025 21:07:21	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520555177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2025 21:07:09	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
520479810	Email/PDF: resurgentbknofications@resurgent.com	Mar 13 2025 21:34:44	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520436095	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 13 2025 21:01:00	New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor P.O. Box 245, Trenton, NJ 08695-0245
520521964	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 13 2025 21:01:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695
520501233	+ Email/Text: rmcdowell@slgcollect.com	Mar 13 2025 21:02:00	Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520477985	+ Email/Text: bankruptcy@bbandt.com	Mar 13 2025 21:02:00	Truist Bank, Support Services, P.O. Box 85092, Richmond, VA 23286-0001
520501235	+ Email/Text: birminghamtops@sba.gov	Mar 13 2025 21:03:48	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

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520447565 Email/PDF: OGCRegionIIBankruptcy@hud.gov

Mar 13 2025 21:07:00

U.S. Department of Housing and Urban  
Development, 26 Federal Plaza, Suite 3541, Jacob  
K. Javits Federal Building, New York, NY 10278

520475089 + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov

Mar 13 2025 21:03:00

US Department of Education c/o Nelnet, 121 S  
13th St, Lincoln, NE 68508-1904

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520502362	*	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520476121	*+	Law Office of David C. Ricci LLC, 51 JFK Pkwy, First Floor West, Short Hills, NJ 07078-2704
520502364	*+	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Northpointe Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Rhadames Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melinda D. Middlebrooks	on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Michael R. DuPont	on behalf of Creditor North Jersey Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

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Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anova@slgcollect.com

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12